

1. An accounting and account reconciling system  
which includes:

reconciliating means including second communicating means for establishing communications; said reconciliating means for arbitrating account reconciliation in the transactions; and

said accounting and account reconciling system  
for carrying out accounting and account reconciliation by  
communications between said paying means, said claiming  
means, and said reconciling means,

said paying means includes first data processing means which creates accounting application data for applying for accounting and account reconciliation for products or services ordered by the buyer to the supplier, and which sends the accounting application data to said reconciling means via said first communicating

means, and when the products or services are supplied to the buyer from the supplier, said first data processing means creates acknowledgement data which indicates supplied content and sends the acknowledgement data to said claiming means via said first communicating means, and

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said reconciliating means includes second data processing means which receives the accounting application data via said second communicating means, creates credit data based on the accounting application data received, and sends the credit data created to said claiming means via said second communicating means, said credit data for guarantee of account reconciliation of the products or services by said reconciliating means and containing information which specifies transaction conditions of the products or services, and

said claiming means includes third data processing means which receives via said third communicating means the credit data sent from said reconciliating means and the acknowledgement data sent from said paying means, and judges whether the supplied content of the products or services satisfies the transaction conditions contained in the credit data based on the credit data and the acknowledgement data received, and when judges satisfy, sends the acknowledgement data received to said

reconciliating means via said third communicating means,  
and

said second data processing means of said reconciliating means, when received the acknowledgement data from said claiming means via said second communicating means, purchases the acknowledgement data upon confirmation of content of the acknowledgement data, and bills the buyer for the payment of the counter value for the supplied products or services so as to redeem money.

2. The accounting and account reconciliating system as set forth in claim 1, wherein:

said claiming means further includes estimate input means for inputting an estimate by the supplier in accordance with a request for an estimate from the buyer for the products or services to be supplied, and

said third data processing means creates estimate data based on the estimate input, and sends the estimate data created to said paying means via said third communicating means, and

said first data processing means of said paying means receives the estimate data via said first communicating means, and creates the accounting application data based on the estimate data received.

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said paying means further includes display means for displaying content of the estimate data received, and operating means for allowing the buyer to make an acceptance operation of the content of the estimate data displayed, and

4. The accounting and account reconciling system as set forth in claim 3, wherein:

said first data processing means of said paying means asks the buyer via said display means to confirm whether to make payment of the counter value by the alternate payment method in case where payment of the counter value by the usual payment method fails due to system failure.

5. The accounting and account reconciliating system as set forth in claim 1, wherein:

said paying means further includes information setting means for setting at least one information which relates to effective period of accounting application, delivery date of products or services, delivery method of products or services, possibility of separate delivery, and due date of payment from a bank, and

said first data processing means contains information set by said information setting means in the accounting application data.

6. The accounting and account reconciliating system as set forth in claim 1, wherein:

said reconciliating means further includes condition setting means for setting or changing the transaction conditions of products or services and purchase conditions of the acknowledgement data, and

said second data processing means contains the transaction conditions and the purchase conditions set by said condition setting means in the credit data.

7. The accounting and account reconciliating system as set forth in claim 6, wherein:

the transaction conditions contain information which

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8. The accounting and account reconciling system  
as set forth in claim 6, wherein:

9. The accounting and account reconciling system  
as set forth in claim 6, wherein:

said second data processing means purchases the acknowledgement data when the supplied content of the products or services included in the acknowledgement data satisfies the conditions stored in said memory means.

said claiming means further includes confirming means for asking the supplier to confirm as to content of the credit data received from said reconciliating means, and

said third data processing means destroys the credit data, terminates supply of products or services, and changes transaction conditions for said reconciliating means and said paying means when there is no acceptance of the supplier from said confirming means with regard to content of the credit data.

11. The accounting and account reconciliating system as set forth in claim 1, wherein:

said third data processing means of said claiming means creates delivery list data based on content of the credit data, and sends the delivery list data created to said paying means via said third communicating means.

12. The accounting and account reconciliating system as set forth in claim 11, wherein the acknowledgement data contains information which relates to as to whether products or services listed in the delivery list data have been supplied to the buyer.

13. The accounting and account reconciliating system as set forth in claim 1, wherein:

said third data processing means of said claiming means sends data which corresponds to a receipt to said reconciliating means via said third communicating means

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when the acknowledgement data was purchased by said reconciliating means, and

said second data processing means of said reconciliating means bills the buyer for the payment of the counter value for the supplied products or services after receiving the data which corresponds to a receipt via said second communicating means.

14. The accounting and account reconciliating system as set forth in claim 1, wherein:

said second data processing means of said reconciliating means uses the same credit data in case where the buyer and the supplier remain unchanged and when the same transaction is repeated.

15. The accounting and account reconciliating system as set forth in claim 1, wherein said paying means is a cellular phone.

16. An accounting and account reconciliating method which includes:

paying means including first communicating means for establishing communications, said paying means for applying for accounting in transactions between a buyer and a supplier;

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reconciliating means including second communicating means for establishing communications, said reconciliating means for arbitrating account reconciliation in the transactions; and

claiming means including third communicating means for establishing communications, said claiming means for claiming a counter value in the transactions,

said accounting and account reconciliating method for carrying out accounting and account reconciliation by communications between said paying means, said reconciliating means, and said claiming means, and comprising the steps of:

(1) creating in said paying means accounting application data for applying for accounting and account reconciliation for products or services ordered by the buyer to the supplier, and sending the accounting application data to said reconciliating means via said first communicating means;

(2) creating in said reconciliating means electronic credit data based on the accounting application data sent from said paying means, and sending the electronic credit data created to said claiming means from said second communicating means, said electronic credit data for guarantee of account reconciliation by said reconciliating means for the supplied products or

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services and containing information which specifies transaction conditions of the products or services;

(3) creating in said claiming means electronic record data which satisfies the transaction conditions specified by the electronic credit data sent from said reconciliating means, and sending the electronic record data created to said reconciliating means via said third communicating means; and

(4) purchasing in said reconciliating means the electronic record data from said claiming means, and thereafter billing the buyer for the payment of the counter value so as to redeem money upon confirmation that the electronic record data sent from said claiming means satisfies the transaction conditions contained in the electronic credit data.

17. An account reconciliating server which guarantees account reconciliation in transactions between paying means which creates accounting application data for applying for accounting with respect to products or services ordered by a buyer to a supplier and claiming means by which the supplier claims a counter value,

said account reconciliating server comprising:

communicating means for establishing communications with each of said paying means and said claiming means;

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establishing communications, said paying means for applying for accounting in transactions between a buyer and a supplier;

reconciliating means including second communicating means for establishing communications, said reconciliating means for arbitrating account reconciliation in the transactions; and

claiming means including third communicating means for establishing communications, said claiming means for claiming a counter value in the transactions,

said accounting and account reconciliating system for carrying out accounting and account reconciliation by communications between said paying means, said claiming means, and said reconciliating means,

wherein:

said paying means includes data processing means which creates accounting application data for applying for accounting and account reconciliation of products or services ordered by the buyer to the supplier, and sends the accounting application data to said reconciliating means via said first communicating means, and when delivery list data of the products or services were sent from said reconciliating means and the buyer accepts content of the delivery list data, said data processing means creates acceptance data and sends the acceptance

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data to said reconciliating means, and

said reconciliating means includes:

credit data creating means which receives the accounting application data via said second communicating means, and creates credit data based on the accounting application data received, and sends the credit data created to said claiming means via said second communicating means, said credit data for guarantee of account reconciliation of the products or services by said reconciliating means and including information which specifies transaction conditions of the products or services;

delivery list creating means which, when received from the supplier products or services which are based on content of the credit data and when the content satisfies the transaction conditions of the credit data, pays a counter value of the products or services to said claiming means, creates a delivery list data which indicates supply content of the products or services, and sends the delivery list data created to said paying means; and

counter value claiming means which, when received from said paying means acceptance data for the delivery list data, supplies the products or services supplied by said claiming means to the buyer, and claims the buyer

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for the payment of a counter value of the products or services so as to redeem the counter value, and

said claiming means includes:

product supply promoting means which receives via said third communicating means the credit data sent from said reconciliating means, and promotes the supplier to supply to said reconciliating means products or services which satisfy the transaction conditions of the credit data received.

19. An account reconciling server which guarantees account reconciliation in transactions between paying means which creates accounting application data for applying for accounting with respect to products or services ordered by a buyer to a supplier and claiming means by which the supplier claims a counter value,

said account reconciliating server comprising:

communicating means for establishing communications  
with each of said paying means and said claiming means;

credit data creating means for creating, based on the accounting application data received, credit data including information which specifies transaction conditions of the products or services, and sending the credit data created to said claiming means, said credit data for guarantee of account reconciliation of the

products or services supplied; and

counter value claiming means, when received acknowledgement data via said claiming means, for purchasing the acknowledgement data upon confirmation of its content, and paying said claiming means a counter value for the supplied products or services, while billing the buyer for the payment of the counter value so as to redeem money, said acknowledgement data being issued by said paying means when the buyer receives from the supplier products or services which are based on content of the credit data and when the content satisfies the transaction conditions in the credit data.

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